

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA
FORT WAYNE DIVISION**

In re:	§	Case No. 20-11407-REG
	§	
JESSICA A. BLACKMON	§	
	§	
	§	
Debtor	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 09/29/2020. The undersigned trustee was appointed on 09/29/2020.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$1,322.25

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Bank service fees	<u>\$0.41</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
 Leaving a balance on hand of ¹	 <u>\$1,321.84</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 03/22/2021 and the deadline for filing government claims was 03/29/2021. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$330.56. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$330.56, for a total compensation of \$330.56². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$107.00, for total expenses of \$107.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/29/2021

By: /s/ Yvette Gaff Kleven
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No.: 20-11407-REG

Case Name: BLACKMON, JESSICA A.

For the Period Ending: 4/29/2021

Trustee Name: Yvette Gaff Kleven

Date Filed (f) or Converted (c): 09/29/2020 (f)

§341(a) Meeting Date: 11/03/2020

Claims Bar Date: 03/22/2021

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA = § 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
Ref. #					
1	4017 Buell Drive, Fort Wayne, IN 46807	\$65,000.00	\$7,237.00	\$0.00	FA
2	2018 Chrysler Pacifica, half owner with husband	\$46,000.00	\$1,000.00	\$0.00	FA
3	2008 Ford Mustang, half owner with husband	\$28,000.00	\$0.00	\$0.00	FA
4	2019 Dodge Ram - Lease Vehicle	\$0.00	\$0.00	\$0.00	FA
5	Household goods and furnishing	\$1,000.00	\$0.00	\$0.00	FA
6	7 TVs, 2 cell phone, laptop	\$1,000.00	\$0.00	\$0.00	FA
7	Everyday clothes	\$500.00	\$0.00	\$0.00	FA
8	Jewelry - wedding rings	\$1,200.00	\$0.00	\$0.00	FA
9	dog	\$50.00	\$0.00	\$0.00	FA
10	Checking, Chase Bank	\$300.00	\$943.85	\$943.85	FA
11	Savings at Chase Bank	\$20.00	\$1,980.00	\$285.44	FA
12	Savings at Three Rivers FCU	\$300.00	\$32.07	\$32.07	FA
13	Cash (u)	\$20.00	\$0.00	\$0.00	FA
14	2020 refunds (u)	\$0.00	\$5,000.00	\$60.89	FA

TOTALS (Excluding unknown value)

\$143,390.00

\$16,192.92

Gross Value of Remaining Assets

\$1,322.25

\$0.00

Major Activities affecting case closing:

TFR to UST; once filed with the Court, write checks. jss

Waiting on Order for TT Comp; once rec'd, prep TFR. jss

ready for fee apps and TFR; 4/23/2021 ykleven

must surrender bank and refunds; 3/15/2021 ykleven

must surrender bank and investigating 2020 refunds; 2/25/2021 ykleven

investigating 2020 refunds and need bank statement; must surrender bank; investigating bank activity; 1/18/2021 ykleven

investigating 2020 refunds and large check; need bank statement; must surrender bank; 12/16/2020 ykleven

Initial Projected Date Of Final Report (TFR): 12/12/2021

Current Projected Date Of Final Report (TFR):

/s/ YVETTE GAFF KLEVEN

YVETTE GAFF KLEVEN

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 20-11407-REG
Case Name: BLACKMON, JESSICA A.
Primary Taxpayer ID #: **_***7541
Co-Debtor Taxpayer ID #:
For Period Beginning: 9/29/2020
For Period Ending: 4/29/2021

Trustee Name: Yvette Gaff Kleven
Bank Name: Veritex Community Bank
Checking Acct #: *****0701
Account Title:
Blanket bond (per case limit): \$29,496,184.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/26/2021		Jessica Blackmon	Payment	*	\$1,322.25		\$1,322.25
	{10}		Checking Chase Bank \$943.85	1129-000			\$1,322.25
	{11}		Savings at Chase Bank \$285.44	1129-000			\$1,322.25
	{12}		Savings at Three Rivers \$32.07	1129-000			\$1,322.25
	{14}		2020 Refunds \$60.89	1224-000			\$1,322.25
03/31/2021		Veritex Community Bank	Bank Service Fee	2600-000		\$0.41	\$1,321.84
TOTALS:					\$1,322.25	\$0.41	\$1,321.84
Less: Bank transfers/CDs					\$0.00	\$0.00	
Subtotal					\$1,322.25	\$0.41	
Less: Payments to debtors					\$0.00	\$0.00	
Net					\$1,322.25	\$0.41	

For the period of 9/29/2020 to 4/29/2021

Total Compensable Receipts: \$1,322.25
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$1,322.25
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$0.41
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$0.41
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the account between 03/25/2021 to 4/29/2021

Total Compensable Receipts: \$1,322.25
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$1,322.25
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$0.41
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$0.41
Total Internal/Transfer Disbursements: \$0.00

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 20-11407-REG
Case Name: BLACKMON, JESSICA A.
Primary Taxpayer ID #: **_***7541
Co-Debtor Taxpayer ID #:
For Period Beginning: 9/29/2020
For Period Ending: 4/29/2021

Trustee Name: Yvette Gaff Kleven
Bank Name: Veritex Community Bank
Checking Acct #: *****0701
Account Title:
Blanket bond (per case limit): \$29,496,184.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$1,322.25

\$0.41

\$1,321.84

For the period of 9/29/2020 to 4/29/2021

Total Compensable Receipts: \$1,322.25
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$1,322.25
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$0.41
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$0.41
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 09/29/2020 to 4/29/2021

Total Compensable Receipts: \$1,322.25
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$1,322.25
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$0.41
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$0.41
Total Internal/Transfer Disbursements: \$0.00

/s/ YVETTE GAFF KLEVEN

YVETTE GAFF KLEVEN

Case No. 20-11407-REG
Case Name: BLACKMON, JESSICA A.
Claims Bar Date: 03/22/2021

Trustee Name: Yvette Gaff Kleven
Date: 4/29/2021

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	YVETTE GAFF KLEVEN 111 W. Wayne Street Fort Wayne IN 46802	04/28/2021	Trustee Compensation	Allowed	2100-000	\$0.00	\$330.56	\$330.56	\$0.00	\$0.00	\$0.00	\$330.56

Claim Notes: Per Court Order 04/28/21

	YVETTE GAFF KLEVEN 111 W. Wayne Street Fort Wayne IN 46802	04/28/2021	Trustee Expenses	Allowed	2200-000	\$0.00	\$107.00	\$107.00	\$0.00	\$0.00	\$0.00	\$107.00
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Claim Notes: Per Court Order 04/28/21

1	TD BANK, USA by American InfoSource as agent 4515 N Santa Fe Ave Oklahoma City OK 73118	12/22/2020	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$2,062.54	\$2,062.54	\$0.00	\$0.00	\$0.00	\$2,062.54
2	DISCOVER BANK DISCOVER PRODUCTS INC PO Box 3025 New Albany OH 43054-3025	01/04/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$8,950.60	\$8,950.60	\$0.00	\$0.00	\$0.00	\$8,950.60
3	CAPITAL ONE BANK (USA), N.A. by American InfoSource as agent 4515 N Santa Fe Ave Oklahoma City OK 73118	01/05/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$4,065.22	\$4,065.22	\$0.00	\$0.00	\$0.00	\$4,065.22
4	NAVIENT SOLUTIONS, LLC. ON BEHALF OF DEPARTMENT OF EDUCATION LOAN SERVICES PO BOX 9635 Wilkes-Barre PA 18773-9635	01/05/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$2,791.22	\$2,791.22	\$0.00	\$0.00	\$0.00	\$2,791.22
5	JPMORGAN CHASE BANK, N.A. s/b/m/t Chase Bank USA, N.A. c/o Robertson, Anschutz & Schneid, P.L. 6409 Congress Avenue, Suite 100 Boca Raton FL 33487	01/07/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$6,671.39	\$6,671.39	\$0.00	\$0.00	\$0.00	\$6,671.39

Case No. 20-11407-REG
Case Name: BLACKMON, JESSICA A.
Claims Bar Date: 03/22/2021

Trustee Name: Yvette Gaff Kleven
Date: 4/29/2021

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
6	U.S. BANK NATIONAL ASSOCIATION BANKRUPTCY DEPARTMENT PO Box 108 Saint Louis MO 63166-0108	01/13/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$8,841.56	\$8,841.56	\$0.00	\$0.00	\$0.00	\$8,841.56

Claim Notes: (6-1) 2011407202009294927

7	DEPARTMENT STORES NATIONAL BANK C/O QUANTUM3 GROUP LLC PO Box 657 Kirkland WA 98083-0657	01/15/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$2,707.80	\$2,707.80	\$0.00	\$0.00	\$0.00	\$2,707.80
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Claim Notes: (7-1) Money Loaned

8	AMERICAN EXPRESS NATIONAL BANK C/O BECKET AND LEE LLP PO Box 3001 Malvern PA 19355-0701	01/18/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$4,905.41	\$4,905.41	\$0.00	\$0.00	\$0.00	\$4,905.41
9	CITIBANK, N.A. 5800 S Corporate Pl Sioux Falls SD 57108-5027	01/19/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,959.18	\$1,959.18	\$0.00	\$0.00	\$0.00	\$1,959.18

Claim Notes: (9-1) Money Loaned

10	UNCLE WARBUCKS 40 E. Main St., Ste. 508U Newark DE 19711	01/20/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$797.00	\$797.00	\$0.00	\$0.00	\$0.00	\$797.00
11	PHEAA PO Box 8147 Harrisburg PA 17105	01/22/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$20,984.83	\$20,984.83	\$0.00	\$0.00	\$0.00	\$20,984.83
12	SANTANDER CONSUMER USA INC dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. P.O. BOX 961275 FORT WORTH TX 76161	01/28/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$8,455.89	\$8,455.89	\$0.00	\$0.00	\$0.00	\$8,455.89

Case No. 20-11407-REG
Case Name: BLACKMON, JESSICA A.
Claims Bar Date: 03/22/2021

Trustee Name: Yvette Gaff Kleven
Date: 4/29/2021

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
13	MIDLAND CREDIT MANAGEMENT, INC. PO Box 2037 Warren MI 48090	01/28/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$6,850.01	\$6,850.01	\$0.00	\$0.00	\$0.00	\$6,850.01

Claim Notes: (13-1) 2705

14	JD RECEIVABLES LLC PO Box 382656 Germantown TN 38183	02/17/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,278.85	\$1,278.85	\$0.00	\$0.00	\$0.00	\$1,278.85
15	PYOD, LLC RESURGENT CAPITAL SERVICES PO Box 19008 Greenville SC 29602	02/22/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$867.31	\$867.31	\$0.00	\$0.00	\$0.00	\$867.31
16	KOHL'S PERITUS PORTFOLIO SERVICES II, LLC PO BOX 141509 IRVING TX 75014	02/26/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$2,964.88	\$2,964.88	\$0.00	\$0.00	\$0.00	\$2,964.88

Claim Notes: (16-1) Credit Card

17	RESURGENT RECEIVABLES, LLC RESURGENT CAPITAL SERVICES PO Box 10587 Greenville SC 29603-0587	03/06/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$788.92	\$788.92	\$0.00	\$0.00	\$0.00	\$788.92
18	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 41067 Norfolk VA 23541	03/08/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$4,206.42	\$4,206.42	\$0.00	\$0.00	\$0.00	\$4,206.42
19	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15 LLC C/O PRA RECEIVABLES MANAGEMENT, LLC PO Box 41021 Norfolk VA 23541	03/10/2021	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$746.99	\$746.99	\$0.00	\$0.00	\$0.00	\$746.99
							\$91,333.58	\$91,333.58	\$0.00	\$0.00	\$0.00	\$91,333.58

Case No. 20-11407-REG
Case Name: BLACKMON, JESSICA A.
Claims Bar Date: 03/22/2021

Trustee Name: Yvette Gaff Kleven
Date: 4/29/2021

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$90,896.02	\$90,896.02	\$0.00	\$0.00	\$0.00	\$90,896.02
Trustee Compensation	\$330.56	\$330.56	\$0.00	\$0.00	\$0.00	\$330.56
Trustee Expenses	\$107.00	\$107.00	\$0.00	\$0.00	\$0.00	\$107.00

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 20-11407-REG
Case Name: JESSICA A. BLACKMON
Trustee Name: Yvette Gaff Kleven

Balance on hand: \$1,321.84

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$1,321.84

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Yvette Gaff Kleven, Trustee Fees	\$330.56	\$0.00	\$330.56
Yvette Gaff Kleven, Trustee Expenses	\$107.00	\$0.00	\$107.00

Total to be paid for chapter 7 administrative expenses: \$437.56
Remaining balance: \$884.28

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$884.28

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$884.28

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$90,896.02 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	TD Bank, USA	\$2,062.54	\$0.00	\$20.08
2	Discover Bank Discover Products Inc	\$8,950.60	\$0.00	\$87.09
3	Capital One Bank (USA), N.A.	\$4,065.22	\$0.00	\$39.55
4	Navient Solutions, LLC. On behalf of Department of Education Loan Services	\$2,791.22	\$0.00	\$27.15
5	JPMorgan Chase Bank, N.A.	\$6,671.39	\$0.00	\$64.90
6	U.S. Bank National Association Bankruptcy Department	\$8,841.56	\$0.00	\$86.01
7	Department Stores National Bank c/o Quantum3 Group LLC	\$2,707.80	\$0.00	\$26.34
8	American Express National Bank c/o Becket and Lee LLP	\$4,905.41	\$0.00	\$47.72
9	Citibank, N.A.	\$1,959.18	\$0.00	\$19.06
10	Uncle Warbucks	\$797.00	\$0.00	\$7.75
11	PHEAA	\$20,984.83	\$0.00	\$204.15
12	Santander Consumer USA Inc	\$8,455.89	\$0.00	\$82.26
13	Midland Credit Management, Inc.	\$6,850.01	\$0.00	\$66.64
14	JD Receivables LLC	\$1,278.85	\$0.00	\$12.44
15	PYOD, LLC Resurgent Capital Services	\$867.31	\$0.00	\$8.44
16	Kohl's Peritus Portfolio Services II, LLC	\$2,964.88	\$0.00	\$28.84
17	Resurgent Receivables, LLC Resurgent Capital Services	\$788.92	\$0.00	\$7.67
18	Portfolio Recovery Associates, LLC	\$4,206.42	\$0.00	\$40.92
19	Bureaus Investment Group Portfolio No 15 LLC c/o PRA Receivables Management, LLC	\$746.99	\$0.00	\$7.27

Total to be paid to timely general unsecured claims: \$884.28
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>